

# Bank Notes

## A Newsletter for South Texas Lenders

Issue #37

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**SBA Loan**  
**Programs guides**  
**posted at:**  
<http://www.sba.gov/banking/progrguide.html>

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### *SBA Announces Locations for Size Standards Public Hearings*

**WASHINGTON** – The U.S. Small Business Administration announced a schedule of 11 public hearings that will take place across the country to get input from small business owners on how to improve the agency's size standards regulations, which are used to define the size of small businesses. The forums will allow small business owners to provide valuable input to SBA officials that will help the SBA simplify and restructure its size standards and make other changes that will make the size standards easier to understand and use. The SBA also will be seeking testimony on the participation of research and development companies that are majority-owned by venture capital companies in the SBA's Small Business Innovation Research program. Size standards are important to businesses that seek assistance from SBA's small business programs, including federal contracting. The SBA would like to hear directly from the public before deciding which improvements to pursue. The SBA will consider a new size standards proposal once a thorough review of comments received from the public is completed. The SBA is currently evaluating more than 6,000 comments that were submitted in response to the advance notice. The dates and location of the hearings are as follows:

Seattle, WA June 2, 2005  
 St. Louis, MO June 2, 2005  
 Portland, ME June 7, 2005  
 Atlanta, GA June 9, 2005  
 Denver, CO June 14, 2005  
 New York, NY June 16, 2005

Washington, DC June 17, 2005  
 Chicago, IL June 20, 2005  
 Dallas, TX June 22, 2005  
 San Francisco, CA June 28, 2005  
 Los Angeles, CA June 29, 2005

A notice published in the Federal Register provides information on the purpose, format, scheduling, and registration for the size standards public hearings. A copy of the notice is currently available on SBA's Web page at [www.sba.gov/size](http://www.sba.gov/size). The SBA is specifically requesting comments on a variety of size standards issues, including:

- approaches by which to simplify size standards;
- calculating business employment size;
- use of receipts to measure business size;
- designating size standards on federal procurements;
- establishing a separate set of size standards for federal procurement;
- establishing tiered size standards for small business sub-categories;
- simplification of the affiliation and joint venture provisions;
- grandfathering existing small businesses from revised size standards;
- identifying the use of size standards on non-SBA federal programs and regulations and the impact of size standards changes;
- the participation of small businesses that are majority-owned by venture capital firms in the SBIR program; and
- the relationship between franchisors and franchisees in the Temporary Staffing industry.

### **Fiscal Year 2005 – April 2005** **Harlingen District Top Volume Lenders**

Lender	Loans	Dollar Amt
1. Business Loan Express LLC	48	\$1,714,800
2. Innovative Bank	19	\$135,000
3. ValueBank Texas	13	\$4,100,000
4. American Bank, N.A.	12	\$3,057,300
4. Texas State Bank	12	\$1,117,800
4. JPMorgan Chase	12	\$569,000
5. Bank of America	8	\$170,000
6. Wells Fargo Bank	7	\$904,400
6. Capital One, FSB	7	\$260,000
7. International Bank of Commerce	6	\$819,500
8. Texas Certified Development Co	5	\$3,376,000
8. Lone Star National Bank	5	\$510,000
9. CIT Small Business Lending	4	\$2,212,000
9. McAllen National Bank	4	\$1,015,500
10. Frost National Bank	3	\$1,158,900

### **Upcoming Events**

■ **May 26, 2005 (11:00 am 1:30 pm)** - Corpus Christi SBA's Small Business Week Luncheon - Contact Lisa Farr @ 361-698-1021 for more information.

■ **June 15, 2005 (9:00 am – 11:00 am)** Harlingen SBA Lender Roundtable, SBA Office, Harlingen, Texas

■ **June 16, 2005 (9:00 am – 11:00 am)** Corpus Christi SBA Lender Roundtable, SBA Office, Corpus Christi, TX

■ **August 15 -17, 2005** – SBA Region VI Mid-America Lenders Conference, The Woodlands Resort Center; The Woodlands, TX. Online registration now available at [www.sbdcnetwork.uh.edu](http://www.sbdcnetwork.uh.edu). Register before July 15<sup>th</sup> to receive "Early Bird" registration price. Contact Toni Langlais at (713) 752-8446, or [toni@uh.edu](mailto:toni@uh.edu) for more information.